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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN THE MATTER OF  
  
JOSEPH T GATTON,  
  
DEBTOR

IN PROCEEDINGS  
UNDER CHAPTER 13  
  
NO. 19-35208  
JUDGE: Schmetterer,

**AGREED ORDER CONDITIONING STAY**

THIS CAUSE coming to be heard on the Motion For Relief From Automatic Stay or In the Alternative to Dismiss the Case of Movant, Nationstar Mortgage LLC d/b/a Mr. Cooper through Shapiro Kreisman & Associates, LLC, this court being fully advised:

**IT IS ORDERED:**

1. Debtor shall cure the post-petition default through May 31, 2020 and reimburse attorneys' fees and costs for the motion by payment as follows:

A.	On or before May 13, 2020	\$3,231.81
B.	On or before June 15, 2020	\$317.18
C.	On or before July 15, 2020	\$317.18
D.	On or before August 15, 2020	\$317.18
E.	On or before September 15, 2020	\$317.18
F.	On or before October 15, 2020	\$317.18
G.	On or before November 15, 2020	\$317.17

\*\* That all payments made pursuant to this Order shall be applied first to reimburse Nationstar Mortgage LLC d/b/a Mr. Cooper for attorneys' fees of \$850.00 and costs of \$181.00 incurred in connection with this motion, a related motion or a related objection to confirmation. All further payments will be applied in the manner prescribed by the subject note and mortgage.

The post-petition default consists of attorneys' fees and costs as listed above, mortgage payments in the amount of \$1,036.23 for the months of February 2020 through May 2020, less funds in suspense in the amount of \$41.04 for a total default of \$5,134.88. Prior to entry of this order the Debtor has tendered \$3,231.81 in funds and the remaining default is \$1,903.07. Regular mortgage payments resume June 2020.

If Debtor fails to comply with the payment schedule above, then the provisions of paragraph 3, shall apply. These payments are to be made in addition to any other payments required under the Debtor's plan.

2. Until such time as the payments set forth in paragraph 1 are paid in full, if Debtor fails to pay the post-petition mortgage payment such that two payments are due and unpaid, then the provisions of paragraph 3 shall apply.
3. If Debtor fails to comply with the terms of paragraphs 1 or 2 then the Stay shall be modified, without further order of court, so as to allow Movant to proceed with foreclosure, eviction, or any other action to preserve and enforce its rights with regard to the property commonly known as 5323 North Kenmore Avenue, Unit 3B, Chicago, IL 60640, PROVIDED that written notice of default is served on the Debtor, Debtor's Attorney, and the Chapter 13 Trustee. The Stay shall be modified upon the issuance of the notice of default unless paragraph 4 allows for cure in which case the Stay is modified upon the expiration of the cure term if Debtor fails to cure.
4. If a notice of default is issued the Stay shall not be modified pursuant to paragraph 3 if Debtor cures by payment of the amount specified in the notice of default, which may include attorneys' fees not to exceed \$100.00 incurred for the issuance of the notice of default, within 15 days of the mailing of the notice of default. In order to cure, funds must be paid in the form of certified check, money order or cashier's check payable to Nationstar Mortgage LLC d/b/a Mr. Cooper or current servicer and tendered at the offices of Shapiro Kreisman & Associates, LLC at the address below. The 15 day period may be used as a grace period in which to cure defaults.
5. This order shall terminate upon the Debtor's payment of all sums due and owing pursuant to the provisions of this Order.
6. Until such time as this order is no longer in effect, the Creditor (its successors, assigns and /or agents) may, at its discretion, engage in loss mitigation efforts by contacting the Debtor(s) directly. The terms of any agreement reached in that regard during the pendency of this order shall be subject to the approval of this Court.

  
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Debtor's Counsel

Dated: **27 MAY 2020**

/s/ Michael N. Burke

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Creditor's Counsel

Entered: 

\_\_\_\_\_  
Bankruptcy Judge

Mike Kalkowski ARDC #6185654  
Richard B. Aronow ARDC# 03123969  
Michael N. Burke ARDC#6291435  
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17-082948

**The firm of Shapiro Kreisman & Associates, LLC is a debt collector. This is an attempt to collect a debt. Any information may be used for that purpose. If your personal liability for this debt has been extinguished, discharged in bankruptcy or if a court order prohibits collecting this debt from you personally, then this is an attempt to enforce the Movant's rights with respect to the property addressed herein, and it is not an attempt to collect the debt from you personally.**